

Form B6A  
(10/05)

In re **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead 4013 Woodbriar Bryan, TX 77802	Deed of Trust	-	\$98,450.00	\$105,690.00
<b>Total:</b>			<b>\$98,450.00</b>	

(Report also on Summary of Schedules)

Form B6B  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Compass Bank - Checking	-	\$515.87
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		Living Room - Sofa \$800, love seat \$200, side chair \$400, tv \$300, entertainment center \$500 Bed Room #1- Bed \$50, drawer \$100, night stand \$30, clock \$50, lamp \$5, tv \$20, vcr \$5 Bed Room #2 - Bed \$200, desk \$100 Kitchen - Stove \$200, refrigerator \$300, dishwasher \$30, microwave \$15, toaster \$3, pots/pans \$50, dishes \$30, glasses \$30, table/chairs \$50 Garage - Washer \$300, dryer \$100, lawn mower \$50, weed eater \$40	-	\$3,466.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Female Clothing - Suits, shirts, pants, coats, shoes, purses = \$2000 Child Clothing - Pants, shirts, coats, shoes = \$500	-	\$2,500.00
7. Furs and jewelry.		Costume Jewelry	-	\$100.00

Form B6B-Cont.  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance through Employer	-	\$0.00
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		TRS Retirement	-	\$17,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			

Form B6B-Cont.  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Christopher Bailey	-	\$14,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Form B6B-Cont.  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Land Rover Discovery	-	\$21,000.00
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		Cat	-	\$1.00
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Form B6B-Cont.  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) <b>Total &gt;</b>				<b>\$58,582.87</b>

Form B6C  
(10/05)In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead 4013 Woodbriar Bryan, TX 77802	11 U.S.C. § 522(d)(1)	\$0.00	\$98,450.00
Compass Bank - Checking	11 U.S.C. § 522(d)(5)	\$515.87	\$515.87
Living Room - Sofa \$800, love seat \$200, side chair \$400, tv \$300, entertainment center \$500	11 U.S.C. § 522(d)(3)	\$3,466.00	\$3,466.00
Bed Room #1- Bed \$50, drawer \$100, night stand \$30, clock \$50, lamp \$5, tv \$20, vcr \$5			
Bed Room #2 - Bed \$200, desk \$100			
Kitchen - Stove \$200, refrigerator \$300, dishwasher \$30, microwave \$15, toaster \$3, pots/pans \$50, dishes \$30, glasses \$30, table/chairs \$50			
Garage - Washer \$300, dryer \$100, lawn mower \$50, weed eater \$40			
Female Clothing - Suits, shirts, pants, coats, shoes, purses = \$2000	11 U.S.C. § 522(d)(3)	\$2,500.00	\$2,500.00
Child Clothing - Pants, shirts, coats, shoes = \$500			
Costume Jewelry	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
		<b>\$6,581.87</b>	<b>\$105,031.87</b>

[illegible]



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$98,450.00	\$105,690.00	\$0.00	\$0.00	\$0.00
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$515.87	\$0.00	\$515.87	\$515.87	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$3,466.00	\$0.00	\$3,466.00	\$3,466.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Wearing apparel.	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00
7.	Furs and jewelry.	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$17,000.00	\$0.00	\$17,000.00	\$17,000.00	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$14,000.00	\$0.00	\$14,000.00	\$14,000.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$21,000.00	\$21,679.00	\$0.00	\$0.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$1.00	\$0.00	\$1.00	\$1.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$157,032.87</b>	<b>\$127,369.00</b>	<b>\$37,582.87</b>	<b>\$37,582.87</b>	<b>\$0.00</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b><u>Real Property</u></b>			
(None)			
<b><u>Personal Property</u></b>			
(None)			
<b>TOTALS:</b>		<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b><u>Real Property</u></b>				
(None)				

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2***Personal Property**

(None)

**TOTALS:****\$0.00****\$0.00****\$0.00****\$0.00**

<b>Summary</b>	
A. Gross Property Value (not including surrendered property)	<b>\$157,032.87</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$157,032.87</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$127,369.00</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$127,369.00</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$37,582.87</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$37,582.87</b>
J. Total Exemptions Claimed (Wild Card Used: \$515.87, Available: \$9,709.13)	<b>\$37,582.87</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$0.00</b>

Official Form 6D (10/06)

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>426938221</b>  <b>Americredit</b> <b>801 Cherry St Ste 3900</b> <b>Fort Worth, TX 76102</b>	-	DATE INCURRED: <b>07/07/2005</b> NATURE OF LIEN: <b>Retail Sales Contract</b> COLLATERAL: <b>2003 Land Rover Discovery</b> REMARKS:  VALUE: <b>\$21,000.00</b>				<b>\$21,679.00</b>	<b>\$679.00</b>
ACCT #: <b>4013 WOODBRIAR</b>  <b>Brazos County Tax Office</b> <b>300 E William J Bryan Pkwy</b> <b>Bryan, TX 77803</b>	-	DATE INCURRED: NATURE OF LIEN: <b>2004-2006 Property Taxes</b> COLLATERAL: <b>Homestead</b> REMARKS: <b>Bryan ISD</b> <b>City of Bryan</b>  VALUE: <b>\$7,168.39</b>				<b>\$7,168.39</b>	
ACCT #: <b>18140715</b>  <b>Chase Manhattan Mortgage</b> <b>10790 Rancho Bernardo Rd</b> <b>San Diego, CA 92127</b>	-	DATE INCURRED: <b>06/30/2004</b> NATURE OF LIEN: <b>Deed of Trust</b> COLLATERAL: <b>Homestead</b> REMARKS:  VALUE: <b>\$98,450.00</b>				<b>\$84,746.00</b>	
ACCT #: <b>18140715</b>  <b>Chase Manhattan Mortgage</b> <b>10790 Rancho Bernardo Rd</b> <b>San Diego, CA 92127</b>	-	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>Homestead</b> REMARKS:  VALUE: <b>\$6,787.00</b>				<b>\$6,787.00</b>	
<b>Subtotal (Total of this Page) &gt;</b>						<b>\$120,380.39</b>	<b>\$679.00</b>
<b>Total (Use only on last page) &gt;</b>							

1 continuation sheets attached

(Report also on  
Summary of  
Schedules)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data)

Official Form 6D (10/06) - Cont.  
In re **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>18140764</b>  <b>Chase Manhattan Mortgage</b> <b>10790 Rancho Bernardo Rd</b> <b>San Diego, CA 92127</b>	-	DATE INCURRED: <b>06/30/2004</b> NATURE OF LIEN: <b>2nd Lien</b> COLLATERAL: <b>Homestead</b> REMARKS:  VALUE: <b>\$20,944.00</b>				<b>\$20,944.00</b>	
ACCT #: <b>18140764</b>  <b>Chase Manhattan Mortgage</b> <b>10790 Rancho Bernardo Rd</b> <b>San Diego, CA 92127</b>	-	DATE INCURRED: <b>Various</b> NATURE OF LIEN: <b>Arrearage claim</b> COLLATERAL: <b>Homestead</b> REMARKS:  VALUE: <b>\$1,677.00</b>				<b>\$1,677.00</b>	
ACCT #: <b>101411090</b>  <b>Star Furniture Co</b> <b>Po Box 219169</b> <b>Houston, TX 77218</b>	-	DATE INCURRED: <b>07/07/2004</b> NATURE OF LIEN: <b>Retail Sales Contract</b> COLLATERAL: <b>Furniture</b> REMARKS:  VALUE: <b>\$604.00</b>				<b>\$604.00</b>	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						<b>Subtotal (Total of this Page) &gt;</b>	<b>\$23,225.00</b>
						<b>Total (Use only on last page) &gt;</b>	<b>\$143,605.39</b>
							<b>\$0.00</b>

(Report also on  
Summary of  
Schedules)

(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data)

Official Form 6E (10/06)

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Official Form 6E (10/06) - Cont.

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances
------------------	---------------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #:		DATE INCURRED: <b>2/26/2007</b>							
<b>Michael G. Busby Jr.</b> <b>Attorney at Law</b> <b>1726 Augusta Dr., Suite 160</b> <b>Houston, TX 77057</b>	-	CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$2,908.00</b>	<b>\$2,908.00</b>	<b>\$0.00</b>	
ACCT #:		DATE INCURRED:							
<b>Michael G. Busby Jr.</b> <b>Attorney at Law</b> <b>1726 Augusta Dr., Suite 160</b> <b>Houston, TX 77057</b>	-	CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$100.00</b>	<b>\$100.00</b>	<b>\$0.00</b>	
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						<b>Subtotals (Totals of this page) &gt;</b>	<b>\$3,008.00</b>	<b>\$3,008.00</b>	<b>\$0.00</b>
<b>Total &gt;</b>							<b>\$3,008.00</b>		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
<b>Totals &gt;</b>							<b>\$3,008.00</b>	<b>\$0.00</b>	
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

Official Form 6F (10/06)

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>22531417</b> <b>Account Services</b> <b>1802 N.E. Loop #410</b> <b>San Antonio, Texas 78217</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - College State Med</b> REMARKS:				<b>\$1,683.29</b>
ACCT #: <b>4673061096657</b> <b>Arrow Financial Services</b> <b>7301 N. Lincoln Ave., Suite 220</b> <b>Lincolnwood, IL 60712-1709</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - First USA/First Card</b> REMARKS:				<b>\$1,382.13</b>
ACCT #: <b>17032104</b> <b>Asset Acceptance</b> <b>Po Box 2036</b> <b>Warren, MI 48090</b>	-	DATE INCURRED: <b>04/16/2004</b> CONSIDERATION: <b>Collecting for - Southwestern Bell</b> REMARKS:				<b>\$732.00</b>
ACCT #: <b>395250972</b> <b>Bay Area Credit Service Inc.</b> <b>50 Airport Parkway Ste 100</b> <b>San Jose, CA 95110</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - T Mobile</b> REMARKS:				<b>\$943.02</b>
ACCT #: <b>EE00130092</b> <b>Bryan Emergency Physicians</b> <b>P.O.Box 2282</b> <b>Mansfield, TX 76063</b>	-	DATE INCURRED: CONSIDERATION: <b>Medical Expense</b> REMARKS:				<b>\$110.63</b>
ACCT #: <b>9684191</b> <b>Calvary Portfolio/Collection</b> <b>7 Skyline Drive 3rd Floor</b> <b>Hawthorne, NY 10532</b>	-	DATE INCURRED: <b>03/31/2006</b> CONSIDERATION: <b>Collecting for - ATT</b> REMARKS:				<b>\$114.00</b>
<b>Subtotal &gt;</b>						<b>\$4,965.07</b>
<b>Total &gt;</b>						
<b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

3 continuation sheets attached



Official Form 6F (10/06) - Cont.

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: <b>Cash Advance</b> <b>814 E Villa Maria</b> <b>Bryan, TX 77802</b>	-	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				<b>\$290.00</b>	
ACCT #: <b>05 024391588</b> <b>Credit Collection Services</b> <b>Two Wells Avenue</b> <b>Newton, MA 02459</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - Farmers Insurance</b> REMARKS:				<b>\$120.78</b>	
ACCT #: <b>7190460002828486</b> <b>Financial Control Services</b> <b>6801 Sanger Ave Ste 195</b> <b>Waco, TX 76710</b>	-	DATE INCURRED: <b>09/29/2005</b> CONSIDERATION: <b>Collecting for - Brazos Anesth</b> REMARKS:				<b>\$137.00</b>	
ACCT #: <b>4610-0787-3413-8407</b> <b>First Premier Bank</b> <b>601 S Minnesota Ave</b> <b>Sioux Falls, SD 57104</b>	-	DATE INCURRED: <b>11/22/2005</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$426.00</b>	
ACCT #: <b>7623</b> <b>Gte Southwest Inc</b> <b>Po Box 165018</b> <b>Columbus, OH 43216</b>	-	DATE INCURRED: <b>06/30/2004</b> CONSIDERATION: <b>Other</b> REMARKS:				<b>\$267.00</b>	
ACCT #: <b>0001142421</b> <b>Hsbc Nv</b> <b>Po Box 19360</b> <b>Salinas, CA 93901</b>	-	DATE INCURRED: <b>02/10/2006</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$599.00</b>	
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b>	<b>\$1,839.78</b>
						<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

Official Form 6F (10/06) - Cont.

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED:				
<b>Internal Revenue Service Special Procedures Branch Insolvency Section 1919 Smith Mail Stop 5024 Houston, TX 77002</b>	-	CONSIDERATION: <b>Notice Only</b> REMARKS:				<b>\$0.00</b>
ACCT #: <b>22531417</b>		DATE INCURRED: <b>04/29/2005</b>				
<b>Medical Data Systems I 2001 9th Ave Ste 312 Vero Beach, FL 32960</b>	-	CONSIDERATION: <b>Collecting for - College Station Medical</b> REMARKS:				<b>\$1,683.00</b>
ACCT #: <b>00000000223317975</b>		DATE INCURRED:				
<b>NCO Financial 507 Prudential Horsham, PA 19044</b>	-	CONSIDERATION: <b>Collecting for - WFNNB</b> REMARKS:				<b>\$473.27</b>
ACCT #: <b>973391978110010</b>		DATE INCURRED: <b>01/16/2004</b>				
<b>Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444</b>	-	CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$61,770.00</b>
ACCT #: <b>J00015150071</b>		DATE INCURRED:				
<b>St Joseph Regional Medical Center P.O.Box 3867 Bryan, TX 77805-3867</b>	-	CONSIDERATION: <b>Medical Expense</b> REMARKS:				<b>\$205.11</b>
ACCT #: <b>J00017300062</b>		DATE INCURRED:				
<b>St. Joseph Regional Med. Ctr P.O.Box 3867 Bryan, TX 77805-3867</b>	-	CONSIDERATION: <b>Medical Expense</b> REMARKS:				<b>\$1,196.00</b>

Sheet no. 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$65,327.38**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCT #: <b>438294342PERK0103</b> <b>Texas A &amp; M University</b> <b>Pavilion Rm 113/stnd Bus</b> <b>College Station, TX 77843</b>	-	DATE INCURRED: <b>01/10/2003</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$4,603.00</b>	
ACCT #: <b>438294342GRWH0206</b> <b>Texas A &amp; M University</b> <b>Pavilion Rm 113/stnd Bus</b> <b>College Station, TX 77843</b>	-	DATE INCURRED: <b>02/02/2006</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$1,673.00</b>	
ACCT #: <b>1675670550060009</b> <b>Texas Aggie Credit Uni</b> <b>201 Southwest Pkwy E</b> <b>College Station, TX 77840</b>	-	DATE INCURRED: <b>08/20/2004</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				<b>\$107,320.00</b>	
ACCT #: <b>762</b> <b>Verizon Sw</b> <b>Po Box 165018</b> <b>Columbus, OH 43216</b>	-	DATE INCURRED: <b>06/2004</b> CONSIDERATION: <b>Other</b> REMARKS:				<b>\$267.00</b>	
ACCT #: <b>17641654</b> <b>West Asset</b> <b>1000 F North Travi</b> <b>Sherman, TX 75090</b>	-	DATE INCURRED: <b>07/2006</b> CONSIDERATION: <b>Collecting for - Sprint</b> REMARKS:				<b>\$353.00</b>	
Sheet no. <b>3</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b>	<b>\$114,216.00</b>
						<b>Total &gt;</b>	<b>\$186,348.23</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

Form B6G  
(10/05)

In re **Melanie R. Kirk**

Case No. **07-31409-H4-13**

### **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H  
(10/05)

In re **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Official Form 6I (10/06)

In re **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Single</b>	Relationship: Son Age: 8	Relationship: Age:
<b>Employment</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Extension Prog. Specialist	
Name of Employer	Texas Cooperative Extension	
How Long Employed	5 Years	
Address of Employer	302 A Hort FRSC College Station, TX 77843	

**INCOME: (Estimate of average or projected monthly income at time case filed)**

	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,786.07	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$4,786.07</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$544.84	
b. Social Security Tax	\$292.17	
c. Medicare	\$68.33	
d. Insurance	\$140.91	
e. Union dues	\$0.00	
f. Retirement TRS	\$308.87	
g. Other (Specify) Parking	\$14.58	
h. Other (Specify)	\$0.00	
i. Other (Specify)	\$0.00	
j. Other (Specify)	\$0.00	
k. Other (Specify)	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,369.70</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,416.37</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify):	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. Estimated Future Income	\$1,430.00	
b. Estimated Future Child Support	\$300.00	
c.	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$1,730.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$5,146.37</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$5,146.37</b>	
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		
The Debtor will pay off the vehicle in month 46.		
The Debtor anticipates future income.		

Official Form 6J (10/06)

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cellular/Cable/Internet	\$122.04 \$68.85  \$318.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$400.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$175.00
8. Transportation (not including car payments)	\$170.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$300.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$100.00    \$449.86
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Taxes	\$210.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: 2003 Land Rover Recovery b. Other: Dependant Care c. Other: Pet Food d. Other: Haircuts	\$611.60 \$350.00 \$20.00 \$80.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Auto Maintenance 17.b. Other:	   \$70.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$3,795.35</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$5,146.37 \$3,795.35 \$1,351.02

Official Form 6 - Declaration (10/06)

In re **Melanie R. Kirk**

Case No. **07-31409-H4-13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22  
sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page as attached plus 2.)

Date 03/15/2007

Signature /s/ Melanie R. Kirk  
Melanie R. Kirk

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]



Official Form 7  
(10/05)UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISIONIn re: **Melanie R. Kirk**Case No. **07-31409-H4-13**  
(if known)

## STATEMENT OF FINANCIAL AFFAIRS

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,358.21	2007 Year to Date
\$47,874.00	2006 Income
\$45,810.00	2005 Income
\$50,000.00	2004 Income
\$48,296.00	2003 Income

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1500	Last 12 Months
\$3,532.00	2/2007 - Tax Refund

**3. Payments to creditors***Complete a. or b., as appropriate, and c.*

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	Monthly (Last 90 days)	\$611.00	\$21,679.00

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont.  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON  
OR ORGANIZATION**  
Shiloh Baptist Church

**RELATIONSHIP TO  
DEBTOR, IF ANY**  
Church

**DATE OF GIFT**  
12/2006  
1/2007  
2/2007

**DESCRIPTION AND  
VALUE OF GIFT**  
\$900

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Official Form 7 - Cont.  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Michael G. Busby Jr. Attorney at Law 1726 Augusta Dr., Suite 160 Houston, TX 77057</b>	<b>02/26/2007</b>	<b>\$177.00</b>
<b>Hummingbird Credit Counseling</b>	<b>3/1/2007</b>	<b>\$49</b>

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

Official Form 7 - Cont.  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

**15. Prior address of debtor**

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Official Form 7 - Cont.  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☒ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

- ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

**20. Inventories**

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

- ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

- ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None

- ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Official Form 7 - Cont.  
(10/05)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re: **Melanie R. Kirk**

Case No. **07-31409-H4-13**  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds**

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **03/15/2007**

Signature **/s/ Melanie R. Kirk**  
of Debtor **Melanie R. Kirk**

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**

CASE NO **07-31409-H4-13**

CHAPTER **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 03/15/2007

Signature /s/ Melanie R. Kirk  
Melanie R. Kirk

Date \_\_\_\_\_

Signature \_\_\_\_\_

Account Services  
1802 N.E. Loop #410  
San Antonio, Texas 78217

Americredit  
801 Cherry St Ste 3900  
Fort Worth, TX 76102

Arrow Financial Services  
7301 N. Lincoln Ave., Suite 220  
Lincolnwood, IL 60712-1709

Asset Acceptance  
Po Box 2036  
Warren, MI 48090

Bay Area Credit Service Inc.  
50 Airport Parkway Ste 100  
San Jose, CA 95110

Brazos County Tax Office  
300 E William J Bryan Pkwy  
Bryan, TX 77803

Bryan Emergency Physicians  
P.O.Box 2282  
Mansfield, TX 76063

Calvary Portfolio/Collection  
7 Skyline Drive 3rd Floor  
Hawthorne, NY 10532

Cash Advance  
814 E Villa Maria  
Bryan, TX 77802



Chase Manhattan Mortgage  
10790 Rancho Bernardo Rd  
San Diego, CA 92127

Credit Collection Services  
Two Wells Avenue  
Newton, MA 02459

Financial Control Services  
6801 Sanger Ave Ste 195  
Waco, TX 76710

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Gte Southwest Inc  
Po Box 165018  
Columbus, OH 43216

Hsbc Nv  
Po Box 19360  
Salinas, CA 93901

Internal Revenue Service  
Special Procedures Branch  
Insolvency Section  
1919 Smith Mail Stop 5024  
Houston, TX 77002

Medical Data Systems I  
2001 9th Ave Ste 312  
Vero Beach, FL 32960

Michael G. Busby Jr.  
Attorney at Law  
1726 Augusta Dr., Suite 160  
Houston, TX 77057

NCO Financial  
507 Prudential  
Horsham, PA 19044

Sallie Mae Servicing  
1002 Arthur Dr  
Lynn Haven, FL 32444

St Joseph Regional Medical Center  
P.O.Box 3867  
Bryan, TX 77805-3867

St. Joseph Regional Med. Ctr  
P.O.Box 3867  
Bryan, TX 77805-3867

Star Furniture Co  
Po Box 219169  
Houston, TX 77218

Texas A & M University  
Pavilion Rm 113/std Bus  
College Station, TX 77843

Texas Aggie Credit Uni  
201 Southwest Pkwy E  
College Station, TX 77840

Verizon Sw  
Po Box 165018  
Columbus, OH 43216

West Asset  
1000 F North Travi  
Sherman, TX 75090

Official Form 6 - Summary (10/06)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$98,450.00		
B - Personal Property	Yes	5	\$58,582.87		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2			\$143,605.39
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$3,008.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$186,348.23
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		20	\$157,032.87	\$332,961.62	

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Melanie R. Kirk**CASE NO **07-31409-H4-13**CHAPTER **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$175,366.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$175,366.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$5,146.37</b>
Average Expenses (from Schedule J, Line 18)	<b>\$3,795.35</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$5,351.65</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$679.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>\$3,008.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$186,348.23</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$187,027.23</b>